



**HUMAN RESOURCES OFFICE  
TECHNICIAN / AGR ADMINISTRATIVE INSTRUCTION**

Number: 04-43

7 July 2004

**THRIFT SAVINGS PLAN (TSP) UPDATE**

**NO EXPIRATION**

**1. Federal Retirement Thrift Investment Board announces toll-free telephone service to begin 1 July 2004.**

The Federal Retirement Thrift Investment Board announced that it will begin providing toll-free telephone service to Thrift Savings Plan (TSP) participants and beneficiaries beginning 1 July 2004. Those using the toll-free service will be able to obtain TSP account or transaction information via the ThriftLine's automated telephone service 24 hours a day, 7 days a week. They will also be able to speak to a participant service representative at one of two TSP call centers between the expanded hours of 7:00 am to 9:00 pm Eastern time, Monday through Friday.

Beginning 1 July 2004, for calls from the U.S., Canada, Puerto Rico, and the Virgin Islands, the primary toll-free number will be **1-TSP-YOU-FRST (1-877-968-3778)** and the TDD number for the hearing impaired will be 1-TSP-THRIFT5 (1-877-847-4385). The current number (1-504-255-8777) should be used for all other international calls.

**2. TSP Funds all show positive returns in June.**

The rates of return for the funds in the federal government's TSP show that all funds are up for June.

- a. The I fund fared the best over the month ending June 30 with a positive 2.89 percent return. The fund shows a 32.45 percent return since July 2003.
- b. The S fund comes in second for the month, with a positive 2.72 percent return for June and a 29.35 percent 12-month return.
- c. The C fund showed a positive 1.86 percent return for June and its 12-month return is 18.97 percent.
- d. The F fund showed a positive 0.6 percent monthly rate of return for June and a 0.3 percent return over the last year.
- e. The G fund comes in last with a positive 0.38 percent rate of return for the month of June. The fund has a positive 4.29 percent rate of return for the past 12 months.

The monthly G, F, C, S, and I Fund returns represent the actual total rates of return used to allocate monthly earnings to participant accounts. Allocations are usually completed by the fourth business day of the month. The returns are shown after deduction of accrued TSP administrative expenses. The F, C, S, and I Fund returns also reflect the deduction of trading costs and accrued investment management fees. The TSP performance history and the past 12 months can be found at <http://www.fpmi.com/pr/TSPMonthly.html>


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SUBJECT: Thrift Savings Plan (TSP) Update

3. **TSP Loan Information Update.**

Effective 1 July 2004, the TSP will make three changes to the loan program:

- A \$50 fee will be deducted from the amount of each new loan.
- You will no longer be able to have two general purpose loans at the same time. (You will still be able to have one general purpose loan and one residential loan.)
- When you pay off a TSP loan, you will not be eligible to apply for another loan of the same type for 60 days.

4. If you would like additional information, contact Nancy Hamilton, Human Resources Specialist, at DSN 466-3411, CAGNET 63411, or (916) 854-3411.

  
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